REMARKS/ARGUMENTS

A. In the Claims

I. *Claim Objections:*

The Office Action objects to Claim 32 under 37 CFR 1.75(a) for an informality involving lack of antecedent basis. This informality is corrected as shown in the amendments to the claims in this response.

II. *Claim Rejections:*

The Application has 35 pending claims. Claims 1, 12, 21, 31, 32, 33, 34 and 35 are independent claims. The Office Action rejects all the claims of the Application under 35 U.S.C. § 103(a) as being obvious.

While the Office Action references five separate documents in various combinations to form the obviousness rejections against the claims, all the rejections involve U.S. Patent 6,845,448 issued to Chaganti et al. and assigned to Pennar Software Corporation, of Alexandria, Virginia (hereinafter, "*Chaganti*") and U.S. Patent 5,884,272 issued to Walker et al. and assigned to Walker Asset Management Limited Partnership of Stamford, Connecticut (hereinafter, *Walker*), either alone or in combination with one or more other references. For instance, independent Claims 1-4, 7-11, and 34 are rejected as being obvious from the combination of *Chaganti* in view of *Walker* (U.S. Patent 5,884,272) reference; Claims 5-6 are rejected as being obvious over *Chaganti* in view of *Walker*, further in view of UPS OnLine Tracking (a web page from a UPS website); Claims 12, 13, 16-23, and 26-32 are rejected as being obvious over *Chaganti* in view of *Walker*, further in view of *Henriksson* (a published publication regarding data security); and Claims 14, 15, 24 and 25 are rejected as being obvious over *Chaganti* in view of *Walker* and *Henriksson*, further in view of UPS OnLine Tracking.

Chaganti and *Walker* both describe information flows involving at least three parties, as does the present application. For purposes of clarity in this response, each party's responsibility is described below along with the title given to the party for performing the designated responsibility for *Chaganti*, *Walker*, and the present application:

Party	Responsibility	*Chaganti*	*Walker*	**Present Application**
First Party	Interested in Accessing Information	Requestor	User	Requestor
Second Party	Disinterested Holder of Information	PIRSP	Central Controller	UPS
Third Party	Initiates Establishment of Account with Disinterested Holder of Information and Information is About this Party	User	Party	Shipper

The Present Application: The embodiments of the present invention described in the Application provide systems and methods whereby a request from a First Party to access information about a Third Party, where such information is held by a Second Party, is made to the Second Party.   The Second Party then forwards the request *along with an authorized authorization code* to the Third Party. If the Third Party agrees to the request, then the Third Party or a designee of the Third Party acting on behalf of the Third Party forwards the Authorization Code to the First Party and the First Party is able to access the information held by the Second Party.

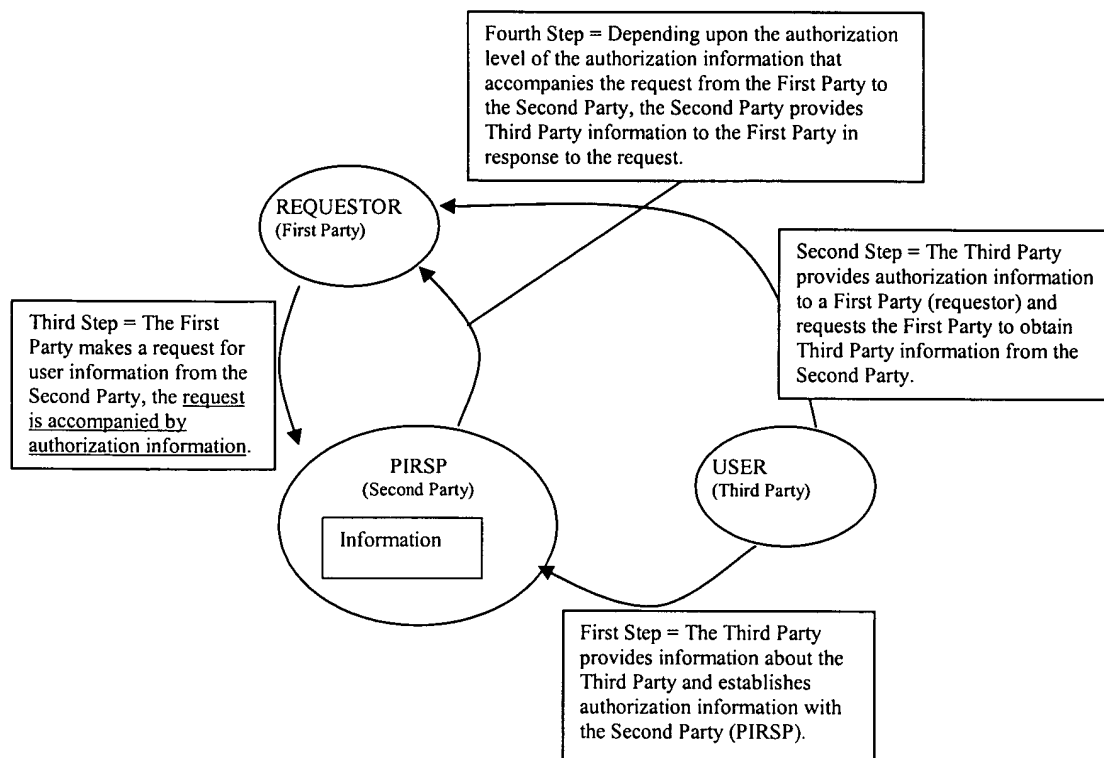*The Chaganti Reference (US Patent No. 6,845,448)*:

Chaganti issued January 18, 2005 on an application filed Jan. 7, 2000. It discloses systems and methods where a user (i.e., Third Party) establishes an account with a Personal Information Repository Service Provider (PIRSP) (i.e., Second Party) and enters information into or with the repository. The user establishes one or more levels of authorization for those attempting to access the information at the time information is entered with the repository.

> Preferably, the user 103 obtains from the server computer 100 at least one key to access his personal information. In one aspect, the key is provided to an authorized entity to enable access of the user's personal information stored in the database 108. There could be a number of types of authorization keys obtainable by the user: a one-time-use-only authorization key, a multiple-use authorization key, a qualified authorization key, and others. In another aspect, the attributes encoded in the authorization key allow release of a specific type of information from the server computer 100. [*Chaganti*, Col. 9, lines 49-56.]

Authorization information is provided by the user to a requestor before the requestor makes a request for information from the PIRSP "In an embodiment, the user 103 provides his identifier and a secure password, to a requestor 105." [Col. 10, lines 43-44.] "Preferably, the user 103 provides his identifier, a specific authorization – for example to fetch the travel preferences or the medical history and nothing else – and request the requestor 105 [First Party] to obtain his personal information from the PIRSP." [Col 10, lines 51-54.]

Therefore, *Chaganti* does describe a three-party arrangement, a First Party (Requestor), a Second Party (PIRSP), and a Third Party (User). The User establishes an account with the PIRSP, enters personal information, and at the same time establishes levels of authorization. The Third Party provides authorization information to a First Party, who then makes a request to the Second Party to obtain information about the Third Party. "The requester computer 106 is configured to receive this authorization over a secure channel, and to initiate a request to the PIRSP for the user's personal information." [Col. 10, lines 55-58.] So, unlike the present invention, the Third Party establishes authorization information with the Second Party before any request is made of the Second Party by the First Party. In the present invention, authorization information is not transferred from the Second Party to the Third Party until *after* a request is made from the First Party to the Second Party whereas in *Chaganti*, authorization information is passed from the Second Party to the Third Party at the time an account is established with the Second Party and before any request is made of the Second Party by the First Party. Also unlike the present invention, the First Party (Requestor) in *Chaganti* is provided with authorization information *before any request is made* to the Second Party, whereas in the claims of the present invention a request is always made from the First Party to the Second Party before authorization information is forwarded from the Third Party to the First Party.

The referenced *Chaganti* process may be diagrammed as follows:

Fourth Step = Depending upon the authorization level of the authorization information that accompanies the request from the First Party to the Second Party, the Second Party provides Third Party information to the First Party in response to the request.

REQUESTOR
(First Party)

Second Step = The Third Party provides authorization information to a First Party (requestor) and requests the First Party to obtain Third Party information from the Second Party.

Third Step = The First Party makes a request for user information from the Second Party, the request is accompanied by authorization information.

PIRSP
(Second Party)

Information

USER
(Third Party)

First Step = The Third Party provides information about the Third Party and establishes authorization information with the Second Party (PIRSP).

As described and illustrated above, *Chaganti* is materially and significantly different from the present application in that in *Chaganti* the Third Party establishes authorization information with the Second Party at the time an account is created with the Second Party. In the present application, the Third Party is not provided with authorization information from the Second Party until the Second Party has received a request (unaccompanied by authorization information) from the First Party. Furthermore, in *Chaganti*, the First Party has authorization information in hand at the time the request is made to the Second Party whereas in the present application the request is made from the First Party to the Second Party without authorization information. Also, and as admitted in the Office Action, a materially significant difference between the method of the present invention and that of *Chaganti* exists in that the request accompanied by authorization information is not forwarded from the Second Party (PIRSP) to the Third Party (User) in *Chaganti*, as they are in the Applicant's invention, nor is there any need to do so as the First Party in *Chaganti* has been provided authorization information from the

Third Party before the First Party requests information from the Second Party. This is because the request from the First Party (requestor) to the Second Party (PIRSP) is accompanied by authorization information that was provided to the First Party (requestor) prior to it making the request.

The Walker Reference (US Patent No. 5,884,272):

The Office Action goes on to combine *Chaganti* (shown above), with *Walker* for all of the claims of the application except Claims 33 and 35. The Office Action provides that Col. 17, lines 16-21 of *Walker* discloses the forwarding of the request from the Second Party to the Third Party, and that it would have been obvious to one of ordinary skill in the art to combine *Chaganti* with *Walker* at the time of the Applicant's invention.

Walker, Col. 17, lines 16-21, provides the following:

> "If the requestor chooses to request party data (step 640), the requester enters the party data request into requester terminal 400, which transmits the request to central controller 200. Central controller 200 *transmits an authorization request* to party terminals 400 for authorization to release respective parties' party data (step 650).

> The party receiving the request for authorization can indicate whether to authorize central controller 200 to release some or all of its party data by entering one of three responses into party terminal 300 (step 660). *The responses are sent to central controller* 200. If central controller 200 receives a response that indicates that the party does not authorize release of any party data, central controller 200 does not provide any party data to requestor terminal 400, and the transaction ends (step 661). If, on the other hand, *central controller 200 receives a response that indicates that the party authorizes release of some or all of its party data,* central controller 200 transmits that party data to requester terminal 400 for the requester (step 662)." [Col. 17, lines 16-21. Emphasis shown in italics.]

So, in *Walker*, the Second Party (central controller) forwards the request from the First Party (requestor) to the Third Party (party terminals), and the Third Party (party) provides a response to the Second Party (central controller) that either does or does not authorize the Second Party (central controller) to release information to the First Party (requestor). *Walker* is cited in the present Office Action for "forwarding the first party's request from the second party to the third party." It is to be noted that this differs materially and significantly from the claims

of the present application where each independent claim requires the forwarding of the request *accompanied by an Authorization Code* from the Second Party to the Third Party. Applicants respectfully submit that *Walker* does not disclose, teach or make obvious transmitting the First Party's request from the Second Party to the Third Party where the request is accompanied by an Authorization Code. *Walker*, in fact, teaches transferring authorization information from the Third Party to the Second Party (the central controller) subsequent to the Third Party receiving the request from the Second Party, therefore, *Walker* would in no way make obvious the transfer of a request accompanied by authorization information from the Second Party to the Third Party. Finally, *Walker* does not teach, suggest or make obvious the transfer of authorization information from the Third Party to the First Party as is claimed in the present invention.

Chaganti and Walker Fail to Make Obvious Required Elements of the Claims

Chaganti and *Walker*, alone or in combination do not disclose, teach, suggest or make obvious required elements of the claims of the present application. In *Chaganti*, the First Party (requestor) already has authorization information when the request is made to the Second Party. Also, in *Chaganti*, the Third Party establishes authorization information with the Second Party at the time an account is created with the Second Party. Therefore, in *Chaganti*, the Third Party knows the authorization information before the request is made from the First Party to the Second Party. In the present application, the Third Party is not provided with authorization information from the Second Party until the Second Party has received a request (unaccompanied by authorization information) from the First Party. *Chaganti* does not teach, suggest or make obvious the forwarding of the request from the Second Party to the Third Party (since the request from the First Party to the Second Party is accompanied by authorization information in *Chaganti*). Therefore, the Office Action combines *Chaganti* with *Walker* to provide the element of forwarding the request from the Second Party to the Third Party. However, the Office Action fails to appreciate that the request forwarded from the Second Party to the Third Party is required by each independent claim of the present application to be accompanied by an authorization code. *Walker* teaches forwarding the request from the Second Party to the Third Party, but the request is not accompanied by the Authorization Code, and the Third Party provides

authorization to the Second Party (the central controller), not to the First Party (as is required in each independent claim of the present application). *Chaganti* and *Walker*, alone or in combination, fail to teach, suggest or make obvious the required elements of the First Party making a request to the Second Party where the request is not accompanied by authorization information and the forwarding of the request *accompanied by authorization information* from the Second Party to the Third Party subsequent to the request from the First Party to the Second Party. Therefore, Applicant's respectfully submit that non of the claims of the present application, and in particular Claims 1-32, and 34 are taught, suggested or made obvious by *Chaganti* and *Walker*, alone or in combination.

### *There is no Motivation to Combine Chaganti and Walker*

In the present application, the request, along with an Authorization Code, is forwarded from the Second Party to the Third Party subsequent to the request from the First Party to the Second Party. It is done to allow the Third Party to know of the request and to provide the Third Party with the opportunity to grant the request by forwarding the Authorization Code to the First Party, or to deny the request by not sending the Authorization Code to the First Party. Applicants therefore respectfully disagree that it is obvious to combine *Chaganti* and *Walker* because in *Chaganti*, the first Party (requestor) already has authorization information at the time a request is made from the requestor to the Second Party (PIRSP). Therefore, there is no need for the request to be forwarded from the Second Party (PIRSP) to the Third Party (user) as is taught by *Walker* because the Second Party is already authorized to release the information to the First Party having authorization information and, as such, the combination of *Chaganti* and *Walker* is improper and does not disclose, teach, suggest or make obvious the making of a request by the First Party to the Second Party where said request is forward to the Third Party from the Second Party and accompanied by authorization information and then said Third Party deciding whether to provide said First Party with authorization information *subsequent* to the request. Because there is no motivation to combine *Chaganti* and *Walker*, Applicants submit that such combination is improper.

For these reasons, we respectfully submit that *Chaganti*, either singly or in combination with any other cited references, suggests, teaches or makes obvious any of the claims of the Application. Applicants now review the rejection of each claim of the Application.

a.   Rejection of Claims 1-4, 7-11, and 34 Under 35 USC 103(a):

The Office Action provides that claims 1-4, 7-11, and 34 are rejected under 35 USC 103(a) as being unpatentable over *Chaganti* in view of *Walker*. As discussed above, Applicants submit that the combination of *Chaganti* and *Walker* is improper, and even if proper, the combination does not teach, suggest or make obvious the making of the First Party's request from the First Party to the Second Party before the First Party has received any authorization information (i.e., Authorization Code), the forwarding of the First Party's request from the Second Party to the Third Party *accompanied by an authorization code*, and the transfer of the authorization code from the Third Party to the First Party subsequent to the First Party's request.

Claims 1 and 34: The events of Claim 1 and Claim 34 can be diagrammed as follows:
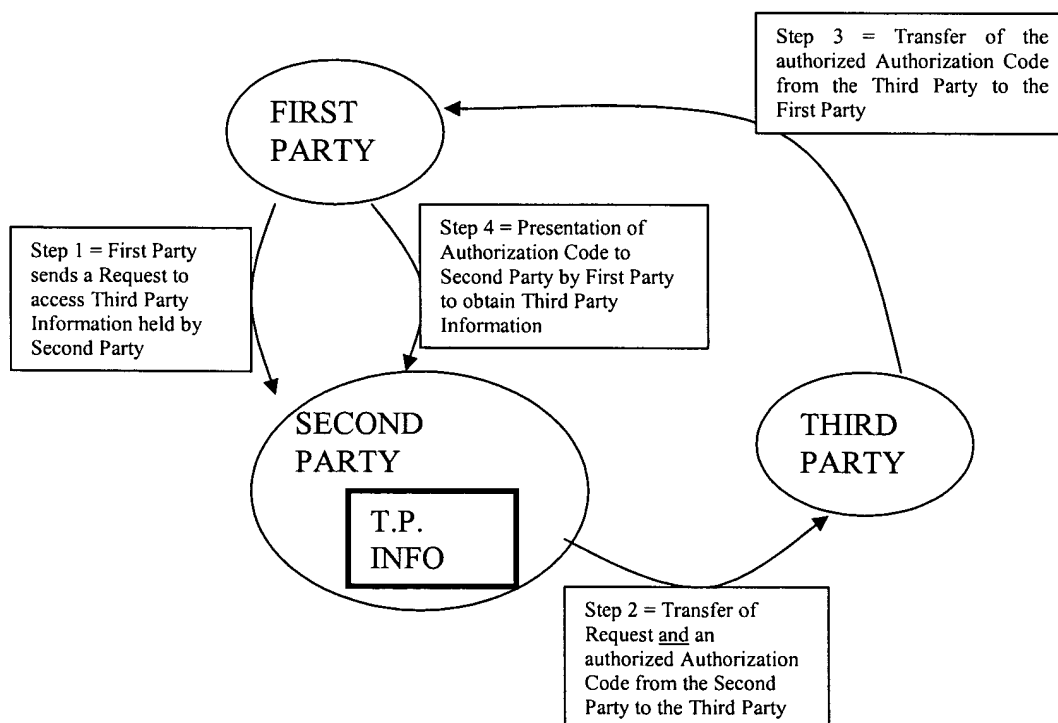
As can be seen, *Chaganti* or the combination of *Chaganti* and *Walker*, do not make obvious the elements of Step 2 of Claims 1 and 34, which requires the "facilitating [of] the forwarding of said First Party's Request from said Second Party to said Third Party, said Request accompanied by **an Authorization Code**." [emphasis added in bold], where such forwarding is made subsequent to a request from the First Party to the Second Party. Nor does *Chaganti* or the combination of *Chaganti* and *Walker*, teach or make obvious the step of "facilitating authorization of said First Party's Request by said Third Party by the transfer of said Authorization Code from said Third Party to said First Party," where such transfer is made subsequent to a request from the First Party to the Second Party.

Applicants also wish to bring to the Examiner's attention that in Claim 34, the Authorization Code is *generated* by the Second Party once the Second Party has received a request from the First Party. This is significantly and materially different from *Chaganti* where the Third Party establishes "authorization keys" at the time the Third Party establishes an account with the Second Party.

Claim 2: Claim 2 depends from Claim 1. The Office Action provides that Claim 2 is obvious because *Walker* discloses allowing the first party (company) to designate a related internal party (company representative) to receive the authorization code from the third party (Col. 23, lines 22-59.) In *Walker*, the authorization is sent from the Third Party to the Second Party (central controller), and never the requestor (the First Party). As such, the First Party cannot designate a related internal party to receive the authorization code as the authorization code is never sent to the First Party in *Walker*. Furthermore, as provided in the discussion regarding Claim 1, Claim 1 is not made obvious by *Chaganti* or the combination of *Chaganti* and *Walker*, therefore this Claim 2, which depends from Claim 1, is likewise not made obvious. For these reasons, Applicants respectfully submit that Claim 2 is not obvious in light of *Chaganti* in view of *Walker*.

Claim 3: Claim 3 depends from Claim 1. The Office Action provides that Claim 3 is obvious because *Chaganti* discloses that the access to at least a portion of the third party

information can later be withdrawn (Column 9, line 49 to Col. 10, line 8). *Chaganti* describes the process of establishing a user's ability to access certain information through various means such as a one-time use authorization key and obtaining a key for access, but does not specifically mention later withdrawal of said access. Furthermore, as provided in the discussion regarding Claim 1, Claim 1 is not made obvious by *Chaganti* or the combination of *Chaganti* and *Walker*, therefore this Claim 3, which depends from Claim 1, is likewise not made obvious. For these reasons, Applicants respectfully submit that Claim 3 is not obvious in light of *Chaganti* in view of *Walker*.

Claim 4: Claim 4 depends from Claim 1. The Office Action provides that *Chaganti* discloses that the second party can report to the third party who has access to the third-party information and information about their access status (Column 7, lines 42-50).

As provided in the discussion regarding Claim 1, Claim 1 is not made obvious by *Chaganti* in view of *Walker*, therefore this Claim 4, which depends from Claim 1, is likewise not made obvious by *Chaganti* in view of *Walker* as a dependent claim includes all the limitations of its base claim.

Claim 7: Claim 7 depends from Claim 1. The Office Action provides that *Chaganti* discloses that the third party information relates to medical records. (Col. 6, line 64 to Col. 7, line 41).

While *Chaganti* describes personal information that includes medical records, as described in the discussion of Claim 1 *Chaganti* does not disclose the step of forwarding the request from the medical care provider that is received by the service provider to the participant, along with an authorization code. Therefore, as provided in the discussion regarding Claim 1, Claim 1 is not made obvious by *Chaganti* in view of *Walker*, thus this Claim 7, which depends from Claim 1, is likewise not made obvious.

Claim 8: Claim 8 depends from Claim 1. The Office Action provides that *Chaganti* discloses that the third party information relates to credit information. (Col. 6, line 64 to Col. 7, line 41).

While *Chaganti* describes personal information that includes credit information, as described in the discussion of Claim 1 *Chaganti* does not disclose the step of forwarding the request from the second party that is received by the service provider to the participant, along with an authorization code. Therefore, as provided in the discussion regarding Claim 1, Claim 1 is not made obvious by *Chaganti* in view of *Walker*, thus this Claim 8, which depends from Claim 1, is likewise not made obvious.

Claim 9: Claim 9 depends from Claim 1. The Office Action provides that *Chaganti* discloses that the third party is a person and the third party information relates to information personal to the third party (Col. 6, line 64 to Col. 7, line 41).

As more fully described in the discussion of Claim 1, *Chaganti* does not disclose the step of forwarding the request from the first party that is received by the second party to the third party (participant) along with an authorization code. Therefore, as provided in the discussion regarding Claim 1, Claim 1 is not made obvious by *Chaganti* in view of *Walker*, thus this Claim 9, which depends from Claim 1, is likewise not made obvious by *Chaganti* in view of *Walker*.

Claim 11: Claim 11 depends from Claim 1. The Office Action provides that *Walker* discloses that the First Party and the Third Party are different entities within an overall commonly-controlled company. (Col. 23, lines 22-59).

However, as Claim 11 depends from Claim 1, neither *Walker* or *Chaganti*, or the combination of *Chaganti* and *Walker* discloses, teaches or makes obvious the forwarding of the request from the Second Party to the Third Party where such request is accompanied by an authorization code, nor is it taught, disclosed or made obvious to forward the authorization code from the Third Party to the First Party subsequent to a request to the Second Party from the First Party. Because Claim 11 depends from Claim 1 and Claim 1 is not obvious over the combination of *Chaganti* in view of *Walker*, Applicant's respectfully submit that Claim 11 is allowable.

<u>Claim 10</u>: Claim 10 depends from Claim 1. The Office Action provides that Claim 10 is broader than narrower Claim 11 and is rejected for the same reasons.

However, as Claim 10 depends from Claim 1, neither *Walker* or *Chaganti*, or the combination of *Chaganti* and *Walker* discloses, teaches or makes obvious the forwarding of the request from the Second Party to the Third Party where such request is accompanied by an authorization code, nor is it taught, disclosed or made obvious to forward the authorization code from the Third Party to the First Party subsequent to a request to the Second Party from the First Party. Because Claim 10 depends from Claim 1 and Claim 1 is not obvious over the combination of *Chaganti* in view of *Walker*, Applicant's respectfully submit that Claim 10 is allowable.

b. Rejection of Claims 5 and 6 Under 35 USC 103(a):

The Office Action provides that claims 5 and 6 are rejected under 35 USC 103(a) as being unpatentable over *Chaganti* in view of *Walker*, further in view of UPS OnLine Tracking (UPS, "UPS OnLine Tracking Information", version 1.3, 5/18/1998, pp. 1-4, obtained from http://web.archive.org/web/19980518023040/ups.com/using/software/online/oltrack_info.html).

<u>Claim 5</u>: Claim 5 depends from Claim 1. The Office Action provides that Claim 5 is unpatentable over *Chaganti* in view of Walker, further in view of UPS OnLine Tracking because while *Chaganti* in view of *Walker* does not disclose third party information that relates to parcel delivery, *UPS OnLine Tracking* discloses that the third party information relates to parcel delivery (Pages 1-3).

As discussed above, Applicants submit that the combination of *Chaganti* and *Walker* is improper and that even if proper the combination does not disclose, teach or make obvious each element of Claim 1. Applicants respectfully submit that UPS OnLine Tracking merely teaches how to use a system for tracking packages shipped via UPS. There is nothing that teaches allowing a First Party to obtain Third Party Information from the Second Party. Therefore, as with *Chaganti* and *Walker*, Applicant's respectfully submit that the combination of *Chaganti* in view of *Walker*, further in view of UPS OnLine Tracking is an improper combination as there is

no motivation to combine the references. Furthermore, the combination of *Chaganti* and *Walker*, or the combination of *Chaganti, Walker* and UPS OnLine Tracking fails to disclose, teach, suggest or make obvious the steps of forwarding the request from the Second Party to the First Party where the request is accompanied by an authorization code, and the forwarding of the authorization code from the Third Party to the First Party subsequent to a request made to the Second Party from the First Party as these steps are found in Claim 1. As such, Applicants submit that Claim 5 is in a form for allowance.

Claim 6: Claim 6 depends from Claim 1. The Office Action provides that UPS OnLine Tracking discloses that the Third Party information relates to parcel delivery, including a delivery name and address as well as a reference number (Page 2, Printing a Proof of Delivery section), and that the combination of *Chaganti, Walker* and UPS OnLine Tracking makes Claim 6 obvious.

Applicants respectfully submit that for the reason cited in Claim 5, the combination of *Chaganti, Walker* and UPS OnLine Tracking would not have made Claim 6 in combination with its base claim (Claim 1) obvious to one of ordinary skill in the art at the time of the invention.

c. Rejection of Claims 12, 13, 16-23, 26-32 Under 35 USC 103(a):

The Office Action provides that claims 12, 13, 16-23, 26-32 are rejected under 35 USC 103(a) as being unpatentable over *Chaganti* further in view of *Walker*, further in view of Henriksson (Henriksson et al., "Security vs. Plug-and-Play for Operation and Maintenance", 05/2000, pp. 9-14, obtained from http://epubl.luth.se/1402-1617/2000/139/LTU-EX-00139-SE.pdf).

Claims 12, 13, 16-23, 26-32: Applicants have shown above that *Chaganti* in view of *Walker* does not disclose, teach, or make obvious the step of forwarding the request from the Second Party to the Third Party where the request is accompanied by an authorization code, which is required in each independent claim of the present application, including Claims 12, 21, 31, and 32. Nor does *Chaganti* in view of *Walker* disclose, teach, or make obvious the step of

transferring the authorization code from the Third Party to the First Party subsequent to the request from the First Party to the Second Party. Henriksson is cited for adding the element of hand delivery of a key to a physical address associated with the parties. Henriksson does not overcome the failure of the combination of *Chaganti* and *Walker* to disclose, teach, suggest or make obvious required elements of the claims of the present application. For this reason, Applicants respectfully submit that the elements of each of Claims 12, 13, 16-23, and 26-32 are not disclosed, taught, suggested or made obvious by the combination of *Chaganti, Walker* and Eriksson.

Furthermore, and as discussed above, Applicants submit that there is no motivation to combine *Chaganti* and *Walker* as in *Chaganti* the requestor already possesses authorization information when the request is made so there is no need to forward the request to the user (as is taught by *Walker*). This improper combination is not overcome by the addition of Eriksson and, as such, Claims 12, 13, 16-23, 26-32 are not made obvious by the attempted combination.

d.   Rejection of Claims 14, 15, 24 and 25 Under 35 USC 103(a):

The Office Action provides that claims 14, 15, 24 and 25 are rejected under 35 USC 103(a) as being unpatentable over *Chaganti* in view of *Walker* and *Henriksson,* further in view of UPS OnLine Tracking.

Applicants have shown above that *Chaganti* in view of *Walker* does not disclose, teach, or make obvious the step of forwarding the request from the Second Party to the Third Party where said request is accompanied by an authorization code, which is required in each independent claim of the present application, including Claims 14, 15, 24 and 25. Nor does *Chaganti* in view of *Walker* disclose, teach, or make obvious the step of transferring the authorization code from the Third Party to the First Party subsequent to the request from the First Party to the Second Party, as is also required in each independent claim of the application. Henriksson is cited for adding the element of hand delivery of a key to a physical address associated with the parties. Henriksson does not overcome the failure of the combination of *Chaganti* and *Walker* to disclose, teach, suggest or make obvious required elements of the claims of the present application. UPS OnLine Shipping is cited for adding the element that the third

party information relates to parcel delivery, but also does not overcome the failure of the combination of *Chaganti* and *Walker* to disclose, teach, suggest or make obvious required elements of the claims of the present application. For this reason, Applicants respectfully submit that the elements of each of Claims 14, 15, 24 and 25 are not disclosed, taught, suggested or made obvious by the combination of *Chaganti, Walker*, Eriksson and UPS OnLine Shipping.

Furthermore, and as discussed above, Applicants submit that there is no motivation to combine *Chaganti* and *Walker* as in *Chaganti* the requestor already possesses authorization information when the request is made so there is no need to forward the request to the user (as is taught by *Walker*). This improper combination is not overcome by the addition of Eriksson or UPS OnLine Shipping and, as such, Claims 14, 15, 24 and 25 are not made obvious by the attempted combination.

e. Rejection of Claims 33 and 35 Under 35 USC 103(a):

The Office Action provides that Claims 33 and 35 are rejected under 35 USC 103(a) as being unpatentable over *Chaganti* in view of PoA (Parsons Technology Inc. "Power of Attorney", 9/9/1998, pp. 1-5, obtained from http://web.archive.org/web/19991012123139/http://lectlaw.com/filesh/qfl04.htm).

As discussed in detail above, *Chaganti* alone fails to disclose, teach, suggest or make obvious any of the claims of the present application. As admitted in the Office Action, a materially significant difference between the method of the present invention and that of *Chaganti* exists in that the request (and the authorization information) is not forwarded from the PIRSP (Second Party) to the user (Third Party) in *Chaganti*, as they are in the Applicant's invention. This is because the request from the requestor (First Party) to the PIRSP (Second Party) is accompanied by authorization information that was provided to the requestor prior to the request.

PoA is combined with *Chaganti* because of the third party designee having the authority to act on behalf of the third party. The combination of PoA and *Chaganti* does not disclose, teach, suggest or make obvious the forwarding of the request and the authorization code from the Second Party to the Third Party designee as is required in Claims 33 and 35. Also, the combination of PoA and *Chaganti* does not disclose, teach, suggest or make obvious the transfer

of the authorization code from the Third Party designee to the First Party subsequent to the request form the First Party to the Second Party.

Applicants also wish to bring to the Examiner's attention that in Claim 35, the Authorization Code is *generated* by the Second Party once the Second Party has received a request from the First Party. This is significantly and materially different from *Chaganti* where the Third Party establishes "authorization keys" at the time the Third Party establishes an account with the Second Party.
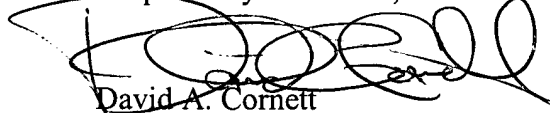
For these reasons, we respectfully submit that Claims 33 and 35 are not made obvious by the combination of PoA and *Chaganti*, and that these claims are in a form for allowance.

B.   Conclusion

The Application has 35 pending claims. Claims 1, 12, 21, 31, and 32-35 are independent claims. Subsequent to this response to the Office Action, Claims 1-35 remain pending. Applicant respectfully submits that all claims are in a form for allowance, Applicant therefore requests examination and allowance of all the pending claims of the Application. If the Examiner wishes to discuss the application or the comments herein, the Examiner is urged to contact the undersigned by telephone at (404) 881-7846.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,

David A. Cornett
Registration No. 48,417

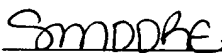|	
Customer No. 00826 **ALSTON & BIRD** LLP Bank of America Plaza 101 South Tryon Street, Suite 4000 Charlotte, NC 28280-4000 Tel Atlanta Office (404) 881-7000 Fax Atlanta Office (404) 881-7777	"Express Mail" mailing label number EV 700808423 US Date of Deposit February 10, 2006 I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 Shana Moore